



Delivering on our promises

**Asset Management Strategy
2025 - 2030**

CONTENTS

	Page
Executive summary	3
Aims of the Strategy	4
Operating and risk environment	4
Aims of the Strategy	5
Meeting the aims of the strategy	5
Customer involvement and communication	9
Financial control, procurement and value for money	10
Monitoring and communication	11

1.0 EXECUTIVE SUMMARY

- 1.1 Croydon Churches Housing Association (ccha) is a Registered Provider (RP), which was formed in 1967 as a response to a chronic housing shortage in the London Borough of Croydon. We currently have in ownership 1589 homes in Croydon, Sutton, Bromley and Merton. A stock breakdown is provided in Table 1 below.

Table 1: CCHA stock breakdown

	Number of Homes	Percentage
General Needs	922	58.02%
Leasehold	27	1.70%
Shared Ownership – General Needs	64	4.03%
Shared Ownership – Older Persons	11	0.69%
Older Persons	317	19.95%
Supported	232	14.60%
Offices	16	1.01
Total	1,589	100%

- 1.2 This asset management strategy (AMS) has been drawn up to complement our business plan ccha2030 and development strategy by setting out the stock investment priorities for the physical care and improvement of our housing stock. It is intended to assist us meet our vision and some of our strategic objectives.
- 1.3 Our strategic asset management aims are underpinned by the principles of establishing a golden thread of asset data and excellent customer insight. This ensures we understand the long-term financial value and required investment to meet new building safety, fire safety, energy efficiency regulations, new consumer standards and changing expectations of our residents.
- 1.4 The AMS considers not just the physical condition of the properties but recognises that at times decisions must be made around continuing to invest in, or dispose of, particular properties and reconfigure them to meet new business needs. The AMS is contributing to the delivery of our Business Plan, ccha2030 (see below) and all five main corporate objectives. With this strategy, we're building on a strong record of delivering high quality property and asset management services.
- **Residents** – To deliver services shaped by residents providing a positive resident experience.

- **Staff** – To create a positive culture and safe working environment where staff feel valued and able to deliver effectively.
- **Safety and security** - To be compliant and have residents who feel safe and secure in their home environment.
- **Quality homes** - To deliver quality and affordable homes for new and existing residents in our communities.
- **Value for money** – To develop efficient and effective ways of working to deliver a quality service to residents.

2.0 OPERATING AND RISK ENVIRONMENT

2.1 Like all other Registered Providers we must comply with the Regulator of Social Housing's (RSH) Regulatory Framework. It sets out the standards required by registered Providers (RPs) regarding the maintenance requirements for residents' homes, and these are set out within the Consumer Standards. The key standards considered in this strategy are summarised below and match our strategic objectives:

- Continuing to meet the decent homes standard.
- Meeting the required design standards for new build homes.
- Providing a cost-effective repairs and maintenance service.
- Ensuring there is a proper approach to planned maintenance that provides value for money.
- Providing an adaptations service that meets residents' needs.
- Residents have opportunities to be involved in and have influence over the management of the repairs and maintenance service.

2.2 The five strategic risks associated with asset management activities which are a medium or high priority are:

- **#2 Repairs and maintenance (7/10)**
- **#1 Customer satisfaction (8/10)**
- **#3 unforeseen changes in the external environment (7/10)**
- **#4 Asset Management (6/10)**
- **#101 Contractor Failure (6/10)**

3.0 AIMS OF THE STRATEGY

3.1 This AMS has a number of strategic aims. They are to:

- provide an efficient and effective repairs service which meets the needs of residents and provides good value for money.
- ensure the stock continues to comply as a minimum with relevant regulatory and legal requirements relating to landlord health and safety and statutory compliancy, currently including Electrical, Water, Asbestos, Fire, Lifts, Gas, Damp & Mould, Decent Home Standards (DHS), The Housing Health and Safety Rating System (HHSRS) and The Net Zero Carbon (NZC) agenda.
- manage assets to ensure they make a positive contribution strategically and financially without compromising commitment to provide genuinely affordable homes.
- maximise the use of existing and new stock including use of options appraisals and recommendations for stock which is not performing – these may include change of use, re-configuration, re-development or disposal.
- provide good quality affordable homes to people in housing need and those requiring care and support.
- involve residents in decisions that directly impact their homes and communities. This includes giving them a meaningful voice in stock investment choices, such as capital improvement projects.
- engaging residents early in the planning process, to ensure that investments reflect their priorities—whether it's upgrading communal spaces, improving energy efficiency, or enhancing safety.
- ensure that business and financial planning that underpins asset management is appropriate, realistic and achieves value for money.

4.0 MEETING THE AIMS OF THE STRATEGY

4.1 Ongoing performance monitoring of repairs and maintenance contracts

We continue to work closely with our current contractors to drive efficiencies across all aspects of the service. Our focus remains on ensuring that the commitments agreed during the procurement phase are fully delivered. These include:

- Monitoring to ensure it is as inclusive as possible, ensuring that costs of responsive repairs are more predictable and the number of reactive repairs reduce.
- Continual re-profiling of the service, with a more proactive approach to reduce expensive repairs by more being dealt with through planned programmes.
- Completing an annual performance and financial review ensuring that any increases are subject to an open-book evaluation.

- Provide multi-channel access for residents reporting repairs including via email, and phone, working with the contractor to increase this access to incorporate further improvements for residents booking appointments.
- Continue to monitor delivery of the Integrated Asset Management contracts via the Key Performance Indicators (KPIs) workbook, escalating any concerns to the Audit and Risk Committee.
- An integrated approach to service delivery for needs of our residents has been developed and will continue to be embedded across operations. This includes the coordination of special projects and the management of complex cases, ensuring that tailored support is provided where it is most needed. A key focus of this approach is improving the efficiency and responsiveness of Aids and Adaptations delivery. Progress is being made through our customer needs surveys to ensure we identify the needs of our residents.
- We are committed to gathering, sharing, and utilising robust data on both our assets and residents to identify opportunities for greater efficiency and long-term savings. By establishing a clear link between asset performance and customer insight, we can make informed decisions that optimise investment and service delivery. We work closely with our contractors to analyse repair trends and performance data, enabling us to identify recurring issues, improve response times, and reduce costs. This collaborative, data-led approach supports continuous improvement and ensures our services remain responsive, efficient, and aligned with resident needs.

4.2 Health and safety compliance

We'll continue to ensure a culture of safety throughout the organisation, ensuring that all statutory, regulatory and policy requirements are complied with. As a landlord and employer, we have a duty of care to ensure that all employees and residents are safe in the environments provided, whether that is their place of work or their home, and in meeting the requirements of the Regulator of Social Housing (RSH) Safety and Quality Standard and governments Future Homes Standard.

To ensure that we have identified all risk areas associated with landlord H&S, and statutory compliancy, Health and Safety consultancy, Tersus, undertook a complete review of our Health and Safety arrangements and a health and safety improvement plan was developed from this. The improvement plan is updated following every steady state audit or deep dive to include the new recommendations. This ensures that we are not only compliant but keeping up with good practise in the sector. An update on progress against the improvement plan is provided in the quarterly Health and Safety Update report which goes to Health and Safety Committee for discussion before coming the Development and Assets Committee from 2026.

Compliance on Asbestos, Fire Safety, Gas Safety, LOLER, Electrical safety, Water safety & Damp & Mould will continue to be reported to Board quarterly as Special Performance Indicators (SPIs), with any non-compliance issues with Health and Safety raised to Board and ARC Chairs outside of the quarters.

Our new compliance dashboard provides real time data around levels of H&S compliance and reduces reliance on individual reports being completed. Within the dashboard, information around all areas of landlords H&S compliance is captured. We will ensure that the reports are fit for purpose and provide the LT with the most up to date information in all aspects of Landlord Health and Safety compliance at any time.

4.3 Ensure complete and accurate asset data

We achieved the Government's Decent Homes target in December 2010. The challenge moving forward is to ensure that all homes remain decent and that future stock investment plans are robust and supported by up-to-date information provided by our asset management software, Asprey Ami. To maintain robust projections for future planning we will ensure that Stock Condition Surveys (SCS) are undertaken on an annual rolling programme ensuring that stock is surveyed on a 3 yearly basis (5 yearly maximum), resourced using in house technical staff and consultants. SCS data is captured electronically on site by the surveyors, with the data then updated within Asprey Ami. Performance on number of surveys is reported to Board quarterly as a Special Performance Indicator (SPI).

Our stock condition surveys will report against the most up to date standards at all times to ensure that our properties are maintained to a high standard and compliant with the latest standards.

We also have access to the Asprey Power BI web portal which allows for a more detailed and granular analysis of data to help identify patterns and trends.

4.4 Maintain and improve the existing active asset management model (AAMM)

- We have in place an AAMM, which follows a methodology agreed by Board, and is used to regularly assess the performance of each unit of stock. The objectives of this model are to:
- Categorise and segment assets based upon their value to us by converting complex asset and financial data along with strategic value scores into value information.
- Provide a methodology for categorisation and an initial baseline and provide tools for improving underlying forecasting.
- Produce an analysis of the asset register that will allow decisions to be made about how we should work each asset to deliver maximum VFM.

The model uses 30-Year Net Present Value (NPV) calculations to provide a financial assessment of each property's free cash flow, so the higher the number the more the property contributes to the organisation financially.

There is also a Strategic Value (SV) figure, which is a composite score of the following items, and is weighted as detailed in the table below.

Parent Criteria	Parent Weighting	Child Criteria (all scored from 1 to 5)	Child Weighting	Overall weighting
Homes	20	Satisfaction with quality of home	50	10
		Archetype (type of home) - Accessible	50	10
Customer	30	Transport Links	25	7.5
		Demand	75	22.5
Community	35	Tenure Mix	50	17.5
		Location	50	17.5
Sustainability	15	SAP/EPC	100	15

An updated report will be brought to Development and Assets Committee annually which sets out performance of our stock and provides options appraisals and recommendations for stock which is not performing – these may include change of use, re-configuration, re-development, or disposal. This valuable information drives decisions around the best use of all stock.

On occasion an existing property may be identified as not meeting the basic reasonable standards, economically viable or unable to meet carbon net zero. In these instances, permission would need to be sought from the Board for its disposal. The proceeds of sale would be used to provide additional new homes. In selecting specific properties to join the sales programme ccha will consider the physical condition, size and layout of each property, the value of the property in the neighbourhood and whether retaining property in that area fits with ccha's strategic objectives.

In all cases prior to asset sale, Board approval will be obtained. We will assess and dispose of property in a manner that we believe will be most beneficial to ccha financially, whilst also taking into consideration the community need.

The purpose of the Net Present Value (NPV) model is not solely to identify properties for disposal or change based on financial performance. Rather, it serves as a diagnostic tool to help us understand the underlying factors contributing to low NPV outcomes. This enables a more informed and nuanced approach to asset management, where a range of options—such as reducing operating costs, or improving energy efficiency—can be explored to enhance viability. The overarching

objective remains to ensure that we continue to deliver economically sustainable and energy-efficient homes that meet the needs of our residents.

Actions to further develop and refine the effectiveness of the AAMM, especially around increasing the validity, consistency, timeliness and accuracy of the financial data it uses, are reviewed annually. All teams feed into this, so that we can accurately capture housing management costs, in addition to planned and reactive maintenance cost assumptions.

4.5 **Delivering energy efficient homes**

We continue to work on the governments Net Zero Carbon agenda with the aim to meet the carbon reduction targets required ensuring the ambition to improve the EPC ratings within the ccha stock.

Our focus is to ensure that all energy performance data of our stock is as current and comprehensive as possible, and that this data is used to target areas of works that will increase the energy performance of the housing stock, reduce carbon emissions, and alleviate fuel poverty amongst our residents. In this regard we will ensure that EPC surveys are completed on all empty properties prior to relet. Where a property shows an EPC rating of 'C' (69) or below, we will address this to bring up a 'C' rating as soon as practicable. In most cases this can be achieved initially using a 'fabric first' approach (increased levels of insulation).

During the lifespan of this strategy, we will continue to monitor and learn from partners about the most cost effective and efficient way to increase the energy performance of our homes. We analyse the data that comes from the EPC certification process to target areas where the maximum gains can be made in the most effective way, largely using the 'fabric first' approach (non-mechanical improvements).

We have ensured that the financial budgets reflect the increasing costs to achieve these energy performance requirements:

- We will look to seek the maximum levels of external funding available. This will be done through partnerships with our key contractors and will be targeted for specific projects such as cavity wall insulation.
- By 2030, we will ensure that financial data related to achieving Net Zero Carbon is fully integrated into our **Active Asset Management (Business Intelligence) model**. This will enable us to confidently assess the long-term financial impact—particularly Net Present Value (NPV)—of sustainability interventions across our housing stock. Understanding this relationship is critical to making informed investment decisions that balance environmental responsibility with economic viability.

- In addition to embedding carbon performance into our asset modelling, we will explore opportunities for carbon offsetting and broader carbon reduction strategies in our journey toward Net Zero. This approach will guide our decision-making when evaluating future options, ensuring that sustainability remains a core consideration in all asset and service planning. By combining performance measurement with innovative solutions, we aim to deliver meaningful reductions in our carbon footprint while aligning with industry best practices and regulatory expectations. This approach will help us align with national sustainability targets while ensuring our homes remain affordable, energy-efficient, and future-proof.

5.0 CUSTOMER INVOLVEMENT AND DIVERSITY

5.1 We aim to meet the needs and aspirations of residents by:

- maximising personal choice to customers in the investment decisions relating to their homes within the overall constraints of our standards and costs (for example, through involvement in scoping the requirements within the new Decent Homes standards and energy efficiency measures, specifically heating systems etc).
- obtaining and utilising regular feedback from residents through the Residents' Scrutiny Panel, Consultation Group, resident satisfaction surveys, estate action days and resident audits.
- ensuring that principles and good practice regarding equality, diversity and Inclusion are reflected within the investment and asset management decisions for our stock.

5.2 Residents have been consulted throughout the development of this strategy, ensuring their voices and experiences have shaped its direction. Engagement activities included surveys allowing residents to share their views on key priorities, challenges, and opportunities. Their feedback highlighted the importance of energy efficient, insulated warmer homes, all of which have been carefully considered and reflected in the final strategy. This collaborative approach has helped ensure the strategy is both responsive and relevant to the needs of those it aims to serve.

5.3 Our commitment to involving residents in shaping the services they receive and influencing the decision-making process is contained within the Customer Strategy and the 'Resident standards' detailed within the Business Plan 'ccha2030'.

5.4 We are committed to addressing the needs of our residents who require aids and adaptations to enable them to stay in their homes. We fund all minor

adaptations up to a £1,000 and have a budget of £30,000 per annum to fund major adaptations such as level access shower rooms.

Our Local Authority partners have agreed to match fund certain high-cost adaptations and will fully fund and be responsible for building extensions, installing through floor lifts and ramps through the Disabled Facilities Grant (DFG). We work closely with Occupational Therapists and the local Social Services departments

- 5.5 We are committed to using our resident profiling information to tailor services to meet individual resident's needs. This will include more proactive work to identify and work with residents who may need an adaptation to their property; and to take account of residents' cultural needs when installing bathrooms or kitchens.

6.0 FINANCIAL CONTROL, PROCUREMENT AND VALUE FOR MONEY

- 6.1 In order to achieve the long-term programmes of work, our financial forecasts have been reviewed. The current 30-year financial plan anticipates an increase to maintenance budgets year on year throughout the life of the plan. The financial plan includes the resources required to meet the expenditure on properties over this entire period and allows for work programmes to be generated that are controllable within this budget.
- 6.2 Each year an asset management report is brought to Board which summarises the outcomes of the various work streams during the year (i.e. success of delivery to time, quality and budget), as well as sets out priorities for the year ahead. Levels of spend on responsive repairs and planned maintenance are agreed as part of the annual budget, with variances reported through the monthly management accounts which scrutinised by Leadership Team, with quarterly updates to Development and Asset committee and updates to board.
- 6.3 In order to maximise the benefits to our residents and to increase value for money, we will continue to seek out and develop additional income streams from external grant funding to fund key maintenance projects. Particular emphasis will be on securing grant funding that assists in reducing fuel poverty for our residents and increasing the energy efficiency of our housing stock.
- 6.4 Our Procurement Policy details the current procurement processes - these are applied whenever the procurement of new maintenance contracts is required. Contracts will be procured in accordance with this policy on a 60:40 Quality to Cost ratio, and value for money and social value initiatives will be robustly tested and detailed throughout the procurement and selection processes. Frameworks are now used for the majority of the smaller contracts which do not have such an impact on our residents' services such as lift servicing as this is more cost effective and timely. We actively involve residents in all significant procurement projects to ensure that their voices are heard in decisions that directly affect their homes and communities. This engagement helps us align

procurement outcomes with resident priorities, improve transparency, and strengthen trust.

- 6.5 Our Standing Orders and Delegated Authorities are reviewed regularly, and these policies set out the procedures and authority levels that all staff need to follow in procuring services from external contractors. Through regular internal audits these policies are tested to ensure compliance.

7.0 MONITORING AND COMMUNICATION

To ensure the Board maintains effective strategic oversight of asset management, a comprehensive update paper is presented annually. In addition, quarterly updates are provided to the Development and Asset Committee to maintain regular visibility and governance over key activities.

The annual report to the Board includes a summary of maintenance performance, financial expenditure, programme delivery, compliance performance and progress against operational priorities. This enables the Board to assess how well the organisation is delivering on its asset management objectives and to identify areas requiring further attention or investment.

- 7.1 Furthermore, an Active Asset Management Report is submitted annually to the Development and Asset Committee. This report provides Members with detailed insights into the performance of the housing stock and outlines the actions being taken to address properties that are underperforming. This ensures that decisions regarding retention, investment, or disposal are evidence-based and aligned with strategic goals.
- 7.2 Residents were actively consulted during the process of updating this strategy, and their feedback has been instrumental in shaping its direction. This input has helped ensure that the strategy is grounded in lived experience and reflects the needs of those it is designed to serve.

8.0 FAIR AND EQUAL TREATMENT

- 8.1. We will make sure everyone is treated fairly and without discrimination, regardless of their race, gender, sexual orientation, disability, religion or belief, gender re-assignment, pregnancy and maternity, marriage and civil partnership and age. We will promote inclusion, challenge discrimination and seek to make reasonable adjustments to ensure that everyone can access our services and that no one is excluded inappropriately from any services or activities provided by us.

- 8.2 We will comply with our duties under the Equality Act 2010 and consider the needs and reasonable adjustments of residents who may need to access the complaints process.
- 8.3 We will keep a record of any reasonable adjustments agreed as well as any disabilities a resident discloses. Any agreed reasonable adjustments will be kept under review. A Reasonable Adjustments Policy is in place and complaint handlers receive training to deal with such requests.
- 8.4 If someone is dissatisfied with the arrangements for providing reasonable adjustments, ccha will respond in accordance with our complaints policy and may seek external advice where appropriate.
- 8.5 An Equality Impact Assessment has been undertaken and has indicated that this policy would not discriminate against any specific groups.